

STATE OF TENNESSEE

DALE SIMS
STATE TREASURERED HENNESSEE
DIRECTOR TCRSMARY E. SMITH
DIRECTOR OASI

TREASURY DEPARTMENT
TENNESSEE CONSOLIDATED RETIREMENT SYSTEM
OLD AGE & SURVIVORS INSURANCE AGENCY
10TH FLOOR ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37243
(615) 741-7902

MEMORANDUM**TO: Social Security Reporting Officials****FROM: Mary E. Smith, Director OASI Agency** *MES***SUBJECT: 2005-2006 Social Security Fact Sheet****DATE: December 2005****COST-OF-LIVING ADJUSTMENT (COLA)**

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2004 through the third quarter of 2005, Social Security and Supplemental Security Income (SSI) beneficiaries will receive 4.1 percent COLA for 2006. Other important information is, as follows:

Tax Rate	2005	2006
Employee/Employer (each)	7.65%	7.65%
Self-Employed	15.30%	15.30%

NOTE: The 7.65% tax rate is the combined rate for Social Security and Medicare. The Social Security portion (OASDI) is 6.20% on earnings up to the applicable taxable maximum amount (see below). The Medicare portion (HI) is 1.45% on all earnings.

Maximum Earnings Taxable:	2005	2006
Social Security (OASDI only)	\$90,000	\$94,200
Medicare (HI only)		no limit
Quarter of Coverage:		
Earnings required	\$920	\$970

Retirement Earnings Test Exempt Amounts		
Under full retirement age	\$12,000/year (\$1000/mo.)	\$12,480/year (\$1040/mo.)

NOTE: One dollar in benefits will be withheld for every \$2 in earnings above the limit.

(over)

	<u>2005</u>	<u>2006</u>
The year individual reaches full retirement age	\$31,800/year (\$2,650/mo.)	\$33,240/year (\$2,770/mo.)

NOTE: Applies only to earnings for months prior to attaining full retirement age. One dollar in benefits will be withheld for every \$3 in earnings above the limit.

There is no limit on earnings beginning the month an individual attains full retirement age (65 years and 6 months for retirees born in 1940; 65 years and 8 months for those born in 1941).

STATE OLD AGE & SURVIVORS INSURANCE AGENCY
(State Social Security Office for Tennessee Public Employers and Employees)

SOCIAL SECURITY TAX INFORMATION	2001	2002	2003	2004	2005	2006	2007
EMPLOYEE AND EMPLOYER RATE	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	-----
MAXIMUM WAGES	\$80,400	\$84,900	\$87,000	\$87,900	\$90,000	\$94,200	-----
(A) PROJECTED MAXIMUM	-----	-----	-----	-----	-----	-----	\$96,600

(A) THE MAXIMUM WAGES SUBJECT TO SOCIAL SECURITY FOR THE NEXT CALENDAR YEAR ARE CALCULATED AND ANNOUNCED BY THE SOCIAL SECURITY ADMINISTRATION EACH FALL.

**THE PROJECTED MAXIMUM WAGES WERE OBTAINED FROM THE SSA 2005 ANNUAL REPORT OF THE FEDERAL OASDI TRUST FUNDS ISSUED MARCH 23, 2005.*

MEDICARE TAX INFORMATION (B)	2001	2002	2003	2004	2005	2006
EMPLOYEE AND EMPLOYER RATE	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%

(B) PUBLIC LAW 103-82 REPEALED THE MEDICARE WAGE BASE, EFFECTIVE JANUARY 1, 1994. ALL WAGES, SUBJECT TO THE MEDICARE TAX, ARE TAXABLE.

OTHER EMPLOYER INFORMATION	2001	2002	2003	2004	2005	2006
EMPLOYER PROVIDED VEHICLE: GOVERNMENT CONTROL EMPLOYEE WAGE AMOUNT THAT LIMITS USE OF COMMUTE VALUATION METHOD	\$117,600	\$121,600	\$125,400	\$127,300	\$131,400	TBA JANUARY 2006
IRS STANDARD MILEAGE RATE	34.5¢	36.5¢	36¢	37.5¢	40.5¢	TBA JANUARY 2006
EMPLOYER PROVIDED VEHICLE: MAXIMUM CAR VALUE WHERE CENTS PER MILE VALUATION MAY BE USED	\$15,400	\$15,300	\$15,200	\$14,800	N/A	TBA JANUARY 2006
RELOCATION/ MEDICAL MILEAGE RATE	12¢	13¢	12¢	14¢	15¢	TBA JANUARY 2006
EXPIRATION OF STATUTE OF LIMITATIONS	4/15/2005	4/15/2006	4/15/2007	4/15/2008	4/15/2009	4/15/2010
(F) ELECTION WORKER EXCLUSION	\$1,100/YR	\$1,200/YR	\$1,200/YR	\$1,200/YR	\$1,200/YR	\$1,300/YR

(F) THE ELECTION WORKER EXCLUSION WILL BE ADJUSTED EACH YEAR, AFTER 1999, TO REFLECT WAGE CHANGES IN THE ECONOMY. SSA ANNOUNCES THE NEW THRESHOLD EACH FALL.

1. *Electronic filing of W-2s* -- Through May 2005, almost 157 million tax year 2004 W-2s (or about 76%) have been filed electronically. While this places us ahead of our 2004 goal of 70%, this percentage will drop somewhat once the paper report backlog is processed. We are still aiming for 95% of all W-2s to be filed electronically by tax year 2010.

For those of you who have not yet converted to e-filing, here are the advantages:

- an extra month to file your Federal W-2 reports (this means more time to spot errors before submission, avoiding the need for W-2Cs later)
- immediate electronic receipt for your file
- ability to check the status of your file
- ability to view report totals, errors, and name /SSN mismatches online, even if you use an outside payroll service
- receive notices via email
- fast, accurate processing (employee wage records updated much faster)
- saves money for both employers and SSA

You'll need a Personal Identification Number (PIN) and password to file electronically. If you haven't yet registered for a PIN, simply go to SSA's website (<http://www.socialsecurity.gov/employer>), click on Business Services Online, and follow the Registration prompts. If the data requested validates, you will be issued a PIN immediately. The PIN is valid indefinitely, as long as you change your password at least once every 365 days. SSA now sends you a reminder two weeks before your password expires.

There were some changes to the registration process this year:

- you now create your own password at registration
- you must choose your role(s), i.e., which BSO services you wish to use
- some roles require an activation code (e.g., viewing name/SSN mismatch data, and using the SSN Verification Service); the activation codes are mailed to the employer or employee, depending on the sensitivity of the service requested

Current PIN-holders do not need to re-register, but if you wish to use services beyond uploading W-2 files, you will need to expand your access by selecting a new role.

2. *Magnetic Media Phased Out* -- TY 2004 was the last year for W-2 files on tapes and cartridges, and 2005 is the last year for 3.5" diskettes. Diskette filers have one more year before we bump you off, but why wait? You're one click away from e-filing right now.

3. *New Form SSA-1945* -- Section 419(c) of Public Law 108-203, the Social Security Protection Act of 2004, requires State and local government employers to disclose the effect of the Windfall Elimination Provision and the Government Pension Offset to employees hired on or after January 1, 2005, in jobs not covered by Social Security. A new law (Section 419 (c) of Public Law) requires state and local government employers to provide a statement to employees hired on or after January 1, 2005 in a position not covered by Social Security. The statement explains how a pension from that job could affect future Social Security benefits. Form SSA-1945 is the document that employers should use to meet the requirements of this law. Such employers must:

- 1) Give the statement to a non-covered employee prior to the start of employment.
- 2) Get the employees signature on the form.
- 3) Submit a copy of the signed form to the retirement system where the employee has coverage.

For more detailed information about this law, and to view a copy of the statement concerning employment in a job not covered by Social Security (Form SSA-1945), refer to the following site <http://www.socialsecurity.gov/form1945>

Verify Social Security Numbers Online

The Social Security Number Verification Service (SSNVS) allows employers to use the Internet to match their record of employee names and Social Security numbers with Social Security records before preparing and submitting Forms W-2. Making sure names and Social Security numbers on the W-2 match our records is important because unmatched records can result in additional processing costs for you and uncredited earnings for your employees. Uncredited earnings can affect future eligibility to (and amounts paid under) Social Security's Retirement, Disability and Survivors Program.

You have two options for using SSNVS:

- 1) Direct keying of up to 10 names/Social Security numbers at a time onto Social Security's website with immediate results, and**
- 2) Upload a file with up to 250,000 names/Social Security numbers with next business day results.**

Employers can verify the names and Social Security numbers of employees only after they are hired. It cannot be used as part of the pre-hiring process. If you are a tax preparer, accountant, payroll agent, payroll service or you process Forms W-2 on another company's Employer Identification Number, you can verify names and Social Security numbers on behalf of your client(s), but only for wage reporting purposes. You only need one PIN (even if you represent more than one company). For more information about SSNVE, including registration and step-by-step instructions visit www.socialsecurity.gov/employer/ssnv.htm.

W-2 Test Software Now Available (AccuWage and AccuW2c)

Free software to test the accuracy of your 2005 Magnetic Media Reporting and Electronic Filing (MMREF) formatted reports is now available on Social Security's website. The AccuWage software tests your MMREF-1 files by checking for over 200 different errors before you send the report to Social Security for processing. AccuWage is easy to use. Just go to www.socialsecurity.gov/employer/software.htm and select AccuWage Information and Software. Download and install the AccuWage software on your personal computer. Then type in the directory where you saved the W2REPORT file. AccuWage will read the file and inform you of any detected errors. Note: If you downloaded AccuWage between August 1 and August 19, 2005, you will want to download and install the newer version now available and re-test your files.

AccuW2c 2005 will be available for download beginning October 3, 2005. AccuW2c allows you to check your MMREF-2, correction reports.

W2c Correction Forms Available Online

Social Security has expanded its online wage reporting services to include W-2c Online. W-2c Online allows you to create, print, and submit up to five Forms W-2c (Correction Wage and Tax Statement) over the internet. It also prepares the W-3c (Transmittal Form) for you.

After the introduction of W-2 Online in 2002, many employers requested a similar method to enable them to report corrections electronically. We think that you will find W-2c Online to be just as user-friendly as our other electronic services. As with W-2 Online, support services are available for W-2c Online. Even if you file your wage reports using methods other than electronic filing, you may still use W-2c Online to make corrections to those wage reports.

For more information about W-2c Online visit www.socialsecurity.gov/employer/how.htm#clc or call us at 1-800-772-6270.

2005 Form 941 Update

The IRS has updated Form 941 and Form 941B for Tax Year 2005. There have been no changes to Form 941C. You can access these forms on the IRS web site.

Form SS-8, Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding.

Sometimes a State or local entity will be unable to determine whether a worker is an employee or an independent contractor. In this case, the IRS will provide a determination. To obtain a determination, file Form SS-8. Either a governmental entity or a worker may submit Form SS-8. The IRS will acknowledge receipt of your Form SS-8 and will also request information from the worker. If a contract has been executed between the worker and the entity, a copy of the contract should be submitted with Form SS-8. In the cases, the IRS will contact the State Social Security Administrator to determine if the entity and position are covered by a Section 218 Agreement. The IRS will generally issue a formal determination to the entity and will send a copy to the workers.

Workers who were incorrectly treated as independent contractors probably treated themselves as self-employed, filing Schedule C and paying SECA rather than Social Security and Medicare taxes. Workers who are determined to be employees may need to file amended returns to correct errors. Employers who misclassify employees as independent contractors may be held liable for back taxes, penalties and interest.

IRS Increases Mileage Rate Until Dec. 31, 2005

The Internal Revenue Service and Treasury Department announced on September 9, 2005 an increase to the optional standard mileage rates for the final four months of 2005.

The rate will increase to 48.5 cents a mile for all business miles driven between Sept. 1 and Dec. 31, 2005. This is an increase of 8 cents from the 40.5 cent rate in effect for the first eight months of 2005, as set forth in Rev. Proc. 2004-64.

In recognition of recent gasoline price increases, the IRS made this special adjustment for the final months of 2005. The IRS normally updates the mileage rates once a year in the fall for the next calendar year.

The annual Revenue Procedure includes limitations on who is not eligible to use the standard mileage rate.

IRS Guide Wire – Lodging, Meals, and Incidental Expenses October 3, 2005.

Rev. Proc. 2005-67 provides rules for employees who are reimbursed for lodging, meals, and incidental expenses, or meals and incidental expenses only, while traveling away from home to substantiate the expenses by per diem allowance in lieu of actual expenses. The revenue procedure also provides an optional method for employees and self-employed individuals who are not reimbursed to use in computing the deductible costs paid or incurred for business meal and incidental expenses, or for incidental expenses only if no meal costs are paid or incurred, while traveling away from home. Use of a method described in this revenue procedure is not mandatory, and a taxpayer may use actual allowable expenses if the taxpayer maintains adequate records or other sufficient evidence for proper substantiation.

Revenue Procedure 2005-67 will be published in Internal Revenue Bulletin 2005-42 dated October 17, 2005.

Employers with Employees in a Combat Zone

Military Differential Pay

Differential pay is defined as payments made voluntarily by an employer to represent the difference between the regular salary of an employee called to military active duty and the amount being paid by the military, if the regular salary was higher. For purposes of the following questions and answers, the term differential pay also includes military continuation pay, active duty differential payments required by state statutes or payments made by certain states or commonwealths that pay a stipend or a set dollar amount to their employees called to military active duty.

If an employer pays military differential pay to an employee called to active duty, are these payments considered wages?

The employment relationship between the employee and the company was terminated when the worker was called to active military service with the U.S. government or for active service with the State National Guard. Under the circumstances, the payments made by the company to the former employees while they are in military service with the U.S. government or active service with the State National Guard are not “wages” subject to the taxes imposed by the Federal Insurance Contributions Act and the Federal Unemployment Tax Act or to the Collection of Income Tax at Source on Wages.

- Reference: IRS Revenue Ruling 69-136

What is the tax treatment of military differential pay?

Certain compensation received for active service in a combat zone by members of the Armed Forces of the United States is excludable for gross income. However, this exclusion applies only to compensation paid by the Armed Forces of the United States to members of the Armed Forces. Compensation paid by other employers (whether private enterprises or governmental entities) to members of the Armed Forces cannot be excluded as combat zone compensation even if the recipient is performing active military service in a combat zone at the time the payment is made. See Military Pay Exclusion-Combat Zone Services for more information on the taxability of combat zone compensation.

Supplemental Wages

Supplemental wages are compensation paid in addition to an employee's regular wages. They include, but are not limited to, bonuses, commissions, overtime pay, payments for accumulated sick leave, severance pay, awards, prizes, back pay, and retroactive pay increases for current employees, and payments for nondeductible moving expenses. Other payments subject to the supplemental wage rules include taxable fringe benefits and expense allowances paid under a nonaccountable plan. How you withhold on supplemental payments depends on whether the supplemental payment is identified as a separate payment from regular wages. If you pay supplemental wages combined with regular wages, but do not specify the amount of each, withhold Federal Income Tax as if the total were a single payment for a regular payroll period.

**Forms and Publications
(Internal Revenue Service IRS.gov)**

The IRS allows you to order tax forms and publications for delivery by conventional mail. Only current tax products are available. If you need prior year forms, you may download them from the Prior Year Tax Forms page or call 1-800-829-3676.

Please be aware that not all tax products are available here and that quantities are limited. You may order up to 70 different products. You will receive two copies of any form that you order and one copy of any publication. Applicable instructions are automatically added to order for forms, but are not available separately. When you have finished selecting items, you may proceed with checkout to enter your address.

Reporting Requirements for Dependent Care Assistance Programs

Notice 2005-61 clarifies the reporting requirements for Form W-2 for employers which have amended their Section 125 cafeteria plans to provide a grace period for qualified dependent care assistance (under Section 129) immediately following the end of a cafeteria plan year. Employers may continue to use the safe harbor in Notice 89-111, 1989-2 C.B. 449. Notice 2005-61 published in Internal Revenue Bulletin 2005-39, dated Sept. 26, 2005.

Election Workers Excluded from Some W-2 Reporting

Tennessee election workers who receive less than \$600 per year for their services are generally not required to have these earnings reported to the Internal Revenue Service by their county. Revenue Ruling 2000-6 provides guidance concerning the tax reporting requirements for wages paid election workers.

Wages paid for election worker service are not subject to Federal Income Tax withholding according to IRS Regulation 31.3401(a)-(b)(2). Wages paid election workers are not subject to FICA (neither Social Security nor Medicare) if the remuneration paid is less than an established threshold(\$1,100 for tax years 2000-2001 and \$1,200 for the tax years 2002-2005) according to section 218(c)(8) of the Social Security Act.

Section 6041(a) of the Internal Revenue Code, and the regulations thereunder, is the applicable section for information return reporting requirements for election workers. There is no reporting requirement with respect to an election worker who is paid less than \$600 per calendar year. The wages are, however, reportable on Form W-2 if the election worker is paid \$600 or more. Annual wages of \$1,200 or more in 2005 are subject to FICA withholding and Form W-2 reporting but not Federal Income Tax withholding.

The applicable laws, withholding and reporting requirements are illustrated in the following examples:

- 1) An election worker is paid \$599 in 2005.
 - No FICA, federal income tax withholding is required and no Form W-2 is required.
- 2) An election worker is paid \$1,199 in 2005.
 - No FICA, federal income withholding is required, but a Form W-2 will be issued reflecting \$1,199 in box 1 (Wages, tips and other compensation).
- 3) An election worker is paid \$1,200 in 2005.

- **FICA withholding is required.** The election worker will be issued a Form W-2 reflecting \$1,200 in boxes 1, 3 and 5 and the appropriate FICA tax withholding in box 4.

Recordkeeping- Publication 15

Keep all records of employment taxes for at least four years. These should be available for IRS review. Your records should include:

- **Your employer identification number (EIN)**
- **Amounts and dates of all wage, annuity, and pension payments**
- **Amounts of tips reported to you by your employees**
- **Records of allocated tips**
- **The fair market value of in-kind wages paid**
- **Names, addresses, Social Security Numbers, and occupants of employees and recipients**
- **Any employee copies of Forms W-2 and W-2c that were returned to you as undeliverable**
- **Dates of employment for each employee**
- **Periods for which employees and recipients were paid while absent due to sickness or injury and the amount and weekly rate of payments you or third-party payers made to them**
- **Copies of employees' and recipients' income tax withholding allowance certificates (Forms W-4, W-4P, W-4S, and W-4V)**
- **Dates and amounts of tax deposits that you made and acknowledgement numbers for deposits made by EFTPS**
- **Copies of returns filed, including 941 TeleFile Tax Records and confirmation numbers**
- **Records of fringe benefits and expense reimbursement provided to your employees, including substantiation**

VISA Classifications and Non-immigrant Employment Status Resources

The following is a source of information you may want to keep as reference material on VISA classifications and Immigration documentation requirements to work in the United States.

The following link is a comprehensive website for Immigration and Naturalization employer information:

<http://uscis.gov/graphics/services/employerinfo/index.htm>

The following link is a useful manual for State resources that process I-9 certifications: http://uscis.gov/graphics/lawsregs/handbook/hand_emp.pdf

Page 22 has information on compulsory document requirements and timelines for employment eligibility. In addition, the following link contains a list of VISA classification numbers, and each number's employment eligibility status: <http://uscis.gov/graphics/services/employerinfo/EIB01.pdf>

Cell Phones

- 1. Any personal use of cell phones is taxable. If your agency does not have an accountable plan, then the total cost of providing a cell phone is taxable to the employee.**
- 2. To avoid taxable income to the employee, you must have a "written rule" that either the employee cannot use the cell phone for personal calls or, that they will pay for personal calls.**

3. You must have an accountable plan. That is you must get a detailed bill and check it to see if any personal calls were made and, if so that they are handled according to your rules.
4. The cost to employees is the total minutes used for personal over total minutes used for all calls, times the amount charged to your agency. You cannot just give all employees nights and weekend minutes because your plan does not charge you. You must allocate the cost of phone calls over usage.

Questions may be directed to:

Raymond E. McLennan
<Raymond.McLennan@irs.gov>
Phone: (270) 442-2607 ext. 127
Fax: (270) 443-8154
Federal, State, Local, Government Tax Specialist

NOTE: THE INTERNAL REVENUE SERVICE HAS ADVISED THAT THE IRS PLANS TO CONDUCT COMPLIANCE AUDIT/ REVIEWS OF STATE AND LOCAL GOVERNMENTAL ENTITIES IN THE IMMEDIATE FUTURE.

Tennessee Rehired TCRS Annuitants

Under IRS regulations, rehired annuitants are exempt from Social Security withholding (but not Medicare withholding) if the annuitant is employed by the same employer or another employer that maintains the same retirement system. However, if the rehired annuitant is hired to perform services in a position that is covered under a Section 218 Agreement, the rehired annuitant is subject to Social Security and Medicare withholding. Coverage under an Agreement supersedes all other consideration.

The Tennessee Section 218 Agreement provides Social Security and Medicare coverage for employees who are in positions under, and members of the Tennessee Consolidated Retirement System (TCRS). State law permits a retired member, provided certain conditions are met, to return to service for not more than 120 days during a 12 month period and continue to receive a TCRS retirement benefit. A rehired annuitant upon re-employment is not entitled to accrue additional retirement credits and is not eligible for membership in TCRS.

Example: A teacher retires in 2004 and begins receiving a monthly retirement benefit from TCRS. In 2005, the teacher returns to work as a substitute teacher under TCRS. The substitute teacher, a rehired annuitant, is subject to Medicare withholding only.

However, a retired annuitant of TCRS who is employed in a position that was covered for Social Security under the Section 218 Agreement before the position was covered under TCRS is subject to Social Security and Medicare withholding.

Example: In 1952, County X entered into agreement with the State to provide Social Security coverage under a Section 218 Agreement for all positions not covered by a retirement system, e.g., bus drivers and cafeteria workers. In 1973, County X joined TCRS. In 1999, a retired annuitant of TCRS is employed by County X as a cafeteria worker. Since the cafeteria worker position was covered under a Section 218 Agreement before it was covered under TCRS, the cafeteria worker is subject to Social Security and Medicare withholding pursuant to the Agreement. When another retirement system is involved, it is necessary to examine the retired annuitant's factual situation to determine the Social Security coverage status. Should you have any

question, contact Mary Smith, State Social Security Administrator (615) 741-7902, Fax (615) 532-8725, or you can email MaryE.Smith@state.tn.us.

Guard Your Identity

While it is not possible to totally prevent becoming a victim of identity theft, there are ways to make it more difficult for a thief to target you. Some tips to help prevent identity theft include:

- Give your Social Security Number only when necessary.
- Don't give out personal information over the phone unless you initiate the call.
- Have your checks deposited directly into your bank account instead of mailed to you whenever possible.
- When you pay bills, take them to the post office or to a secure mailbox instead of leaving them in your home mailbox.
- Get a copy of your credit report at least once a year to check for errors.
(Equifax: 1-800-685-1111; Experian: 1-888-397-3742; TransUnion: 1-800-916-8800)
- Pay attention to your credit card billing cycles. Follow up with creditors if bills don't arrive on time and monitor credit card bills for unfamiliar charges.
- Buy a paper shredder and shred all papers with personal information before throwing them in the garbage.
- Don't carry your Social Security card, extra credit cards, or extra checks.
- Don't print your Social Security number on your checks.
- Don't give out your credit card numbers to strangers. Be especially wary of callers who tell you, you have "won" a prize, but then ask for a credit card number to cover shipping and handling or other charges.
- Use a name other than your mother's maiden name as security on your credit card accounts.
- Guard your identity as you would any other valuable asset.

Additional information or help for victims is available from the Federal Trade Commission at www.consumer.gov/idtheft or 877-ID-THEFT (877-438-4338) or from the Social Security Administration at www.ssa.gov/pubs/idtheft.htm or 800-269-0271.

SSA may assign you a new SSN- at your request – if you continue to experience problems even after trying to resolve the problems resulting from identity theft. SSA field office employees work closely with victims of identity theft and third parties to collect the evidence needed to assign a new SSN in these cases.

SSA Office of the Inspector General (SSA/OIG)

The SSA/OIG is one of the federal law enforcement agencies that investigates cases of identity theft.

Direct allegations that an SSN has been stolen or misused to the SSA Fraud Hotline. Call: 1-800-269-0271; fax 410-597-0018; write: SSA Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235; or email: oig.hotline@ssa.gov

SSA publications:

- SSA Fraud Hotline for Reporting Fraud.
- Social Security When Someone Misuses Your Number (SSA Pub. No. 05-10064)
- Social Security: Your Number and Card (SSA Pub. No. 05-10002)

Social Security Online Services
(<http://www.ssa.gov/onlineservices>)

General Services:

- Apply for Social Security Benefits Online:** Complete your Retirement Disability or Spouse's application over the Internet.
- Estimate Your Benefit Amounts:** (Always available) Use your benefit planner to calculate your benefits.
- Request a Social Security Statement:** Request your earnings report and benefit estimates available weekdays (except 2 a.m.– 3 a.m.), Saturday 8 a.m.-11p.m., and Sunday 8 a.m.- 8 p.m.
- Check if you are eligible for Social Security Benefits:** Social Security administers several different benefit programs. Use this screening tool to help identify the benefits you may be eligible for from these programs.

For more information

You may visit SSA website at www.socialsecurity.gov for more information about Social Security. You also can use a variety of online services such as:

- Benefit Planners to help you plan your financial future;
- Calculate customized estimates of your future Social Security benefits;
- Apply for retirement or spouse benefits;
- Correct or change your name on your Social Security card or get a replacement card by requesting a Form SS-5; and,
- Subscribe to *eNews*, or online newsletter for the latest Social Security Information.

You also can call SSA at 1-800-772-1213. Questions by phone between 7 a.m. and 7 p.m. on business days and provide information by automated phone service 24 hours a day. If you are deaf or hard of hearing, you may call TTY number, 1-800-325-0778 between 7 a.m. and 7 p.m. on business days.

SSA treats all calls confidential. SSA wants to make sure you receive accurate and courteous service. That is why a second Social Security representative may monitor some incoming and outgoing telephone calls.

IRS Tax Questions – You may telephone Ray McLennan, IRS Agent at (270) 442-2607 (ext. 127) or write Ray McLennan 2765 Wayne Sullivan Drive, Paducah, KY 42003.

E-mail: Raymond.mclennan@irs.gov

If the State OASI Agency can assist you, telephone Mary Smith at (615) 741-7902 Fax (615) 532-8725 or email MaryE.Smith@state.tn.us.

PLEASE NOTE: THIS MEMO IS INTENDED TO PROVIDE GENERAL INFORMATION ONLY. THE MATERIAL PROVIDED WITHIN SHOULD NOT BE USED OR CITED AS AUTHORITY FOR BENEFIT OR EMPLOYMENT TAX OBLIGATIONS AND REQUIREMENTS. THE INTERNAL REVENUE CODE, THE SOCIAL SECURITY ACT AND THE TENNESSEE REVISED STATUTES, ALONG WITH REGULATIONS, REVENUE RULINGS AND CASE LAW, ARE THE ONLY VALID CITATIONS OF AUTHORITY.